

## FINANCIAL AND COMMERCIAL.

THURSDAY, March 10—6 P. M.

There was no other moment to day in the wild enthusiasm which has entered the stock market, and the spirit of speculation, so far as on a drooping market, was as rampant as at the beginning of the week. Fortune was then of late easily and rapidly acquired by stock gambling, and the opportunity for equally successful operations will remain just as long as the Secretary of the Treasury continues to inflate the currency by the issue of the Green paper and interest bearing legal tender Treasury notes. There is no longer any question in regard to these notes contributing to the volume of currency, as if they do not go directly into circulation they take the place of the goldbacks, which have been hoarded and kept in reserve, and thus assume the place and position of money, and have precisely the same effect on the market that they would have had if the interest clause in the act authorizing their issue had been left out. Under the state of things prices will continue to rise, and those who buy now can hardly help realizing handsome profits if they pursue a judicious course. All are aware that a reaction must come, and those who do not allow the spirit of speculation to blind them and destroy their judgment will of course profit by the knowledge and save themselves from the wreck; but many there are, as there have been before, who never heed warnings nor take lessons from experience, who will become the victims in the final financial catastrophe which will take place a year or two hence. Prices in the stock market will fluctuate, as many of the fancy stocks have to day, and there will be right reactions; but a steady rise may be looked for in proportion as money subsides, which will plainly be seen by comparing the quotations from week to week.

The whole line was down to-day. New York Central declined \$1, Erie Railroad \$1, Erie preferred \$1, Hudson River \$1, Harlem 12¢, Reading 4, Michigan Central 1½, Michigan Southern 1½, Illinois Central 2½, Cleve land and Pittsburg 1, Gaines and Chicago 1½, Cleveland and Toledo 2½, Chicago and Rock Island 3½, Milwaukee and Prairie du Chien 3½, Pittsburgh and West Virginia 1½, Aiken and Terre Haute 5½, Pacific Mill 1½, Cumberland Coal 1½, Canton Company \$1, and Quicksilver Mining 8½.

The excursioned departed from the gold market to day, and the business was dull at a considerably reduced rate of premium. It opened in the morning at 16, sold down to 16½, and went back on the frontier to 16½ and 16.

The money market was not reported as easy to day as it has been for a fortnight past, and 12½ per cent is now ready obtained.

The following reports to day as follows:

American on hand \$30,000,000  
Receipts from customers 260,000  
From other sources 1,222,161

Total \$31,824,161

Balance \$34,660,284

A bill called an Enabling act was introduced in the Senate of the State on Wednesday, which provides that any bank association, corporation or individual, organized and doing a banking business under the laws of the State at the time of the passage of the act of Congress (February 28, 1863,) relating to the formation of national banks, may at any time within two years after the passage of the State law referred to, become an association under the provisions of said act of Congress, provided that two-thirds of the capital desire the change.

The subscription to the stock of the National Bank, of which Mr. E. A. Smythe is to be the President, amounted to near three millions of dollars. The election of one million was made by the commissioners—Messrs. Low, Robbins, Balcock, & Co., at the office of Messrs. Geo. E. Robbins & Son, yesterday afternoon.

The following is an extract of the condition of the banks in the three principal cities of the Union, as shown in their last weekly statements—

*Interest, Specie, Circulation, Deposits, Etc.*

For March 5 \$182,265,451 \$10,592,659  
Feb. 26 \$201,913,626 4,102,672  
Jan. 26 \$208,585,840 2,508,576  
Dec. 31 \$208,585,840 2,508,576

Total \$208,585,840 2,508,576

Interest \$16,600,000

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